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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Bring iden	e the name that is on a government-issued ure identification (for mple, your driver's ase or passport). g your picture tification to your ting with the trustee.	Olivia First name R. Middle name Myers Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ade your married or den names.	FKA Olivia R. Jones	
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer tification number	xxx-xx-7688	

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Case number (if known)

Debtor 1 Olivia R. Myers

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):					
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.					
	Include trade names and doing business as names	Business name(s)	Business name(s)					
		EINs	EINs					
5.	Where you live	1108 W. 21st St. Rock Falls, IL 61071	If Debtor 2 lives at a different address:					
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code					
		Whiteside						
		County	County					
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.					
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code					
6.	Why you are choosing this district to file for	Check one:	Check one:					
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.					
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)					

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Case number (if known) Debtor 1 Olivia R. Myers

ar	Tell the Court About	Your E	Bankruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under		Chapter 7						
			Chapter 11						
			Chapter 12						
			Chapter 13						
3.	How you will pay the fee	•	about how yo	u may pay. Ty <mark>ր</mark> attorney is sub	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with				
	☐ I need to pay the fee in installments. If you cho The Filing Fee in Installments (Official Form 103A					ou choose this option, sign and attach the <i>Application for Individuals to Pay</i> n 103A).			
			I request that but is not requapplies to you	t my fee be wa uired to, waive ir family size ai	aived (You may request this option your fee, and may do so only if yound you are unable to pay the fee in	only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out			
			the Application	n to Have the	Chapter 7 Filing Fee Waived (Offic	ial Form 103B) and file it with your petition.			
).	Have you filed for bankruptcy within the	■ N							
	last 8 years?	ПΥ							
			District			Case number			
			District		When	Case number			
			District		When	Case number			
0.	Are any bankruptcy cases pending or being	■ N	lo						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ΠY	es.						
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your residence?	■ N	lo. Go to li	ne 12.					
		ПΥ	es. Has yo	ur landlord obt	ained an eviction judgment against	t you and do you want to stay in your residence?			
				No. Go to line	12.				
				Yes. Fill out Ir.		Judgment Against You (Form 101A) and file it with this			

		Document	Page 4 of 44	
Debtor 1	Olivia R. Mvers		Case number (if known)	

Par	Report About Any Bu	sinesses	You Own as a Sole Proprietor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.				
		☐ Yes.	Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code				
	it to this petition.		Check the appropriate box to describe your business:				
			☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))				
		☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))					
		Stockbroker (as defined in 11 U.S.C. § 101(53A))					
			☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))				
			☐ None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline: operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).				
	For a definition of small	No.	I am not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Par	t 4: Report if You Own or	Have Any	Hazardous Property or Any Property That Needs Immediate Attention				
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is the hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property? Number, Street, City, State & Zip Code				

Debtor 1 Olivia R. Myers

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Olivia R. Myers			Ca	ase number (if known)			
Part	6: Answer These Que	estions for R	Reporting Purposes					
16.	What kind of debts do you have?	16a.		consumer debts? Consumer deb rsonal, family, or household purpo		C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.		pusiness debts? Business debts restment or through the operation				
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you	owe that are not consumer debts	or business debts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapte	er 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded an			I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?				
	administrative expense are paid that funds will		No					
	be available for distribution to unsecured creditors?	ed	Yes					
18.	How many Creditors do	■ 1-49		1 ,000-5,000	□ 25,001	1-50,000		
	you estimate that you owe?	50-99		☐ 5001-10,000		1-100,000		
		☐ 100-1 ☐ 200-9		□ 10,001-25,000	⊔ More t	than100,000		
19.	How much do you	■ \$0 - \$	\$50,000	□ \$1,000,001 - \$10 millio	ion	000,001 - \$1 billion		
	estimate your assets to be worth?	□ \$50,0	001 - \$100,000	□ \$10,000,001 - \$50 mi		0,000,001 - \$10 billion		
			,001 - \$500,000 ,001 - \$1 million	□ \$50,000,001 - \$100 m □ \$100,000,001 - \$500 r		☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
20.	How much do you	= \$0 - \$	\$50,000	□ \$1,000,001 - \$10 millio		000,001 - \$1 billion		
	estimate your liabilities to be?	□ \$50,	001 - \$100,000	□ \$10,000,001 - \$50 mi □ \$50,000,001 - \$100 m		0,000,001 - \$10 billion 00,000,001 - \$50 billion		
			,001 - \$500,000 ,001 - \$1 million	□ \$100,000,001 - \$500 r		than \$50 billion		
Part	7: Sign Below							
For	you	I have ex	xamined this petition, and I de	eclare under penalty of perjury tha	at the information provided	is true and correct.		
				7, I am aware that I may proceed, relief available under each chapte				
				not pay or agree to pay someone he notice required by 11 U.S.C. §		help me fill out this		
		I reques	t relief in accordance with the	chapter of title 11, United States	Code, specified in this pet	tition.		
		bankrup and 357	tcy case can result in fines up 1.	t, concealing property, or obtainin to \$250,000, or imprisonment for				
		Olivia I	ia R. Myers R. Myers e of Debtor 1	Signatur	re of Debtor 2			
		Execute	d on April 25, 2017	Executed	ed on MM / DD / YYYY			

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Debtor 1 Olivia R. Myers Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Kelli D. Walker	Date	April 25, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Kelli D. Walker		
Printed name		
Kelli D. Walker, Attorney at Law, P.C.		
Firm name		
1202 E. 4th Street		
Sterling, IL 61081		
Number, Street, City, State & ZIP Code		
Contact phone 815-535-0808	Email address	kelliwalker158@gmail.com
6207996		
Bar number & State		

Olivia R. Myers			
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	First Name	First Name Middle Name First Name Middle Name	First Name Middle Name Last Name First Name Middle Name Last Name

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	20,071.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	20,071.00
Par	2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	32,025.68
	Your total liabilities	\$	32,025.68
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,346.58
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,338.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11: OR , Form 122B Line 11: OR , Form 122C-1 Line 14.	\$	703.13
		1	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Debtor 1 Debtor 2 (Spouse, if filling) United States Bankruptcy Cources number Official Form 106A Schedule A/B: In each category, separately list and think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the property? Part 2: Describe Your Vehicles Do you own, lease, or have leg someone else drives. If you lease someone else drives. If you lease 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Caravy Year: 2004 Approximate mileage: Other information:	for the: NOR Propert d describe items nd accurate as p id, attach a sepa , Building, Land equitable intere al or equitable a vehicle, also sport utility ve	Middle Name THERN DISTRICT OF II S. List an asset only once. cossible. If two married perate sheet to this form. On I, or Other Real Estate You est in any residence, build e interest in any vehicle or report it on Schedule Generates, motorcycles	If an asset fits in more than ople are filing together, both in the top of any additional part own or Have an Interest In ing, land, or similar property?	are equally responsible for iges, write your name and ca	supplying correct ase number (if known).
Debtor 2 (Spouse, if filing) United States Bankruptcy Courcase number Official Form 106A Schedule A/B: In each category, separately list at think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated and the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated and the property? No Yes 3.1 Make: Dodge Model: Grand Carave Year: 2004 Approximate mileage:	for the: NOR	THERN DISTRICT OF II S. List an asset only once. cossible. If two married per attention of the state of the	Last Name LLINOIS If an asset fits in more than opple are filing together, both in the top of any additional part own or Have an Interest In ing, land, or similar property?	are equally responsible for iges, write your name and ca	amended filing 12/15 in the category where you supplying correct ase number (if known).
Debtor 2 (Spouse, if filing) United States Bankruptcy Courcase number Official Form 106A Schedule A/B: In each category, separately list at think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated and the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated and the property? No Yes 3.1 Make: Dodge Model: Grand Carave Year: 2004 Approximate mileage:	for the: NOR	THERN DISTRICT OF II S. List an asset only once. cossible. If two married per attention of the state of the	Last Name LLINOIS If an asset fits in more than opple are filing together, both in the top of any additional part own or Have an Interest In ing, land, or similar property?	are equally responsible for iges, write your name and ca	amended filing 12/15 in the category where you supplying correct ase number (if known).
United States Bankruptcy Cour Case number Official Form 106A Schedule A/B: In each category, separately list at think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the property? Part 2: Describe Your Vehicles Do you own, lease, or have leg someone else drives. If you least 3. Cars, vans, trucks, tractors No Yes 1. No Yes 1. Dodge Model: Grand Carave 2004 Approximate mileage:	Propert d describe items and accurate as pad, attach a separat, Building, Land equitable interest al or equitable a vehicle, also sport utility ve	S. List an asset only once. cossible. If two married per arate sheet to this form. On a cost in any residence, build est in any residence, build est in any vehicle or report it on Schedule Gehicles, motorcycles	If an asset fits in more than opple are filing together, both in the top of any additional part Own or Have an Interest In ing, land, or similar property?	are equally responsible for iges, write your name and ca	amended filing 12/15 in the category where you supplying correct ase number (if known).
United States Bankruptcy Cource Case number Official Form 106A Schedule A/B: In each category, separately list and think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the No. Go to Part 2. Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have lessomeone else drives. If you lease someone else drives. If you lease 3. Cars, vans, trucks, tractors No Yes 1. Make: Dodge Model: Grand Carave Year: 2004 Approximate mileage:	Propert d describe items and accurate as pad, attach a separat, Building, Land equitable interest al or equitable a vehicle, also sport utility ve	S. List an asset only once. cossible. If two married per arate sheet to this form. On a cost in any residence, build est in any residence, build est in any vehicle or report it on Schedule Gehicles, motorcycles	If an asset fits in more than opple are filing together, both in the top of any additional part Own or Have an Interest In ing, land, or similar property?	are equally responsible for iges, write your name and ca	amended filing 12/15 in the category where you supplying correct ase number (if known).
Official Form 106A Schedule A/B: In each category, separately list at think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated and the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated and the property? No Yes 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carave 2004 Approximate mileage:	Propert d describe items and accurate as pad, attach a separat, Building, Land equitable interest al or equitable a vehicle, also sport utility ve	s. List an asset only once. Sossible. If two married perate sheet to this form. On I, or Other Real Estate You est in any residence, build the interest in any vehicle or report it on Schedule Gehicles, motorcycles	If an asset fits in more than ople are filing together, both in the top of any additional part own or Have an Interest In ing, land, or similar property?	are equally responsible for iges, write your name and ca	amended filing 12/15 in the category where you supplying correct ase number (if known).
Official Form 106A Schedule A/B: In each category, separately list at think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the No. Go to Part 2. Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated someone else drives. If you least 3. Cars, vans, trucks, tractors No Yes 1. Make: Dodge Model: Grand Carave Year: 2004 Approximate mileage:	describe items of accurate as part attach a separate as part attach a separate as part attach a separate at or equitable a vehicle, also sport utility versions.	s. List an asset only once, cossible. If two married per arate sheet to this form. On a contract of the sheet to this form. On a contract of the sheet to this form. On a contract of the sheet to the sheet to the sheet to the sheet to the sheet th	ople are filing together, both in the top of any additional part of the top of any additional part of the top of any additional part of the top	are equally responsible for iges, write your name and ca	amended filing 12/15 in the category where you supplying correct ase number (if known).
In each category, separately list at think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the No. Go to Part 2. Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated and the property? Do you own, lease, or have legated and the property? No Yes 3. Cars, vans, trucks, tractors No Yes Model: Dodge Model: Grand Carave 2004 Approximate mileage:	describe items of accurate as part attach a separate as part attach a separate as part attach a separate at or equitable a vehicle, also sport utility versions.	s. List an asset only once, cossible. If two married pe trate sheet to this form. On the state of the state o	ople are filing together, both in the top of any additional part of the top of any additional part of the top of any additional part of the top	are equally responsible for iges, write your name and ca	12/15 in the category where you supplying correct ase number (if known).
In each category, separately list at think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the No. Go to Part 2. Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated someone else drives. If you least 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carave 2004 Approximate mileage:	describe items of accurate as part attach a separate as part attach a separate as part attach a separate at or equitable a vehicle, also sport utility versions.	s. List an asset only once, cossible. If two married pe trate sheet to this form. On the state of the state o	ople are filing together, both in the top of any additional part of the top of any additional part of the top of any additional part of the top	are equally responsible for iges, write your name and ca	in the category where you supplying correct ase number (if known).
In each category, separately list at think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the No. Go to Part 2. Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated someone else drives. If you least 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carave 2004 Approximate mileage:	describe items of accurate as part attach a separate as part attach a separate as part attach a separate at or equitable a vehicle, also sport utility versions.	s. List an asset only once, cossible. If two married pe trate sheet to this form. On the state of the state o	ople are filing together, both in the top of any additional part of the top of any additional part of the top of any additional part of the top	are equally responsible for iges, write your name and ca	in the category where you supplying correct ase number (if known).
In each category, separately list at think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the No. Go to Part 2. Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have least someone else drives. If you least 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carave 2004 Approximate mileage:	d describe items nd accurate as p id, attach a sepa , Building, Land equitable intere al or equitable a vehicle, also sport utility ve	s. List an asset only once, cossible. If two married pe trate sheet to this form. On the state of the state o	ople are filing together, both in the top of any additional part of the top of any additional part of the top of any additional part of the top	are equally responsible for iges, write your name and ca	in the category where you supplying correct ase number (if known).
think it fits best. Be as complete a information. If more space is need Answer every question. Part 1: Describe Each Residence 1. Do you own or have any legal of the No. Go to Part 2. Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have least someone else drives. If you least 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carave Year: 2004 Approximate mileage:	nd accurate as pad, attach a sepad, Building, Land equitable interestal or equitable a vehicle, also sport utility ve	e interest in any vehicle oreport it on Schedule Gehicles, motorcycles	ople are filing together, both in the top of any additional part of the top of any additional part of the top of any additional part of the top	are equally responsible for iges, write your name and ca	supplying correct ase number (if known).
1. Do you own or have any legal of the No. Go to Part 2. Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legated someone else drives. If you leases 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carave Year: 2004 Approximate mileage:	equitable intere	est in any residence, build interest in any vehicle o report it on Schedule Gehicles, motorcycles	ing, land, or similar property?	tered or not? Include any	vehicles you own that
No. Go to Part 2. Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have lease someone else drives. If you lease 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carave 2004 Approximate mileage:	al or equitable a vehicle, also sport utility ve	e interest in any vehicle o report it on <i>Schedule G</i> ehicles, motorcycles	s, whether they are regist	tered or not? Include any	vehicles you own that
Part 2: Describe Your Vehicles Do you own, lease, or have lease someone else drives. If you lease as your vehicles 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carave Year: 2004 Approximate mileage:	e a vehicle, also	o report it on <i>Schedule G</i> ehicles, motorcycles			vehicles you own that
Do you own, lease, or have legsomeone else drives. If you leases 3. Cars, vans, trucks, tractors Yes 3. Make: Dodge Model: Grand Carav Year: 2004 Approximate mileage:	e a vehicle, also	o report it on <i>Schedule G</i> ehicles, motorcycles			vehicles you own that
Do you own, lease, or have leg someone else drives. If you least 3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carav Year: 2004 Approximate mileage:	e a vehicle, also	o report it on <i>Schedule G</i> ehicles, motorcycles			vehicles you own that
3. Cars, vans, trucks, tractors No Yes 3.1 Make: Dodge Model: Grand Carav Year: 2004 Approximate mileage:	e a vehicle, also	o report it on <i>Schedule G</i> ehicles, motorcycles			vehicles you own that
Model: Grand Carav Year: 2004 Approximate mileage:	an				
Year: 2004 Approximate mileage:	an	Who has an interest in	n the property? Check one		I claims or exemptions. Put
Approximate mileage:	a	Debtor 1 only			ured claims on Schedule D: Claims Secured by Property.
		Debtor 2 only		Current value of the	Current value of the
Other information.	108,000	Debtor 1 and Debto	•	entire property?	portion you own?
		☐ At least one of the d	lebtors and another		
		Check if this is con (see instructions)	mmunity property	\$2,013.00	\$2,013.00
 4. Watercraft, aircraft, motor in Examples: Boats, trailers, motor in No No Yes 5 Add the dollar value of the pages you have attached in Part 3: Describe Your Personal at Do you own or have any lega 	ors, personal ware portion you over Part 2. Write	atercraft, fishing vessels wn for all of your entrie that number here	, snowmobiles, motorcycle a	accessories ny entries for	\$2,013.00 Current value of the portion you own?

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

	Case 17-8	80980 Do		d 04/25/17		1 04/25/17 17	':18:31	Desc Main
Debtor 1	Olivia R. My	ers	D0	cument	Page 11	OT 44 Case numb	er (if known)	
■ Yes.	Describe							
		Household g	oods and fu	rnishings				
				_		.		
		\$20, queen b refrigerator -	ed - \$25, ful \$75, stove -	l bed - \$20, tv · \$50, washer	vin bed - \$15 - \$50, dryer	5, swing set - 5, TV - \$30, - \$50, hutches - misc \$250.		\$835.00
□ No	les: Televisions a	nd radios; audio, phones, camera			pment; comput	ers, printers, scann	ers; music c	ollections; electronic devices
		See above.						\$0.00
9. Equipm Example	Describe nent for sports ar les: Sports, photo musical instru Describe	graphic, exercise	, and other hol	bby equipment;	bicycles, pool	tables, golf clubs, s	kis; canoes	and kayaks; carpentry tools;
		Basketball h	оор					\$10.00
■ No □ Yes. 11. Clothe Exam □ No	ples: Pistols, rifles							
		Wearing app	arel					\$500.00
☐ No ■ Yes.		Jewelry	welry, engage	ment rings, wed	lding rings, hei	rloom jewelry, watcl	nes, gems, ç	gold, silver \$20.00
■ Yes.	Describe							

Schedule A/B: Property

Official Form 106A/B

Family dog

Unknown

	Case 17-80980	Doc 1	Filed 04/25/17 Document	Entered 04/25/17 17:18:31 Page 12 of 44	Desc Main
Debtor 1	Olivia R. Myers		Bocament	Case number (if known)	
14. Any o	ther personal and househ	old items yo	u did not already list, ir	ncluding any health aids you did not list	
■ No	Cive an existing information				
⊔ Yes	. Give specific information				
				ny entries for pages you have attached	\$1,365.00
TOT F	Part 3. Write that number h	ere			
Part 4: D	escribe Your Financial Assets				
	wn or have any legal or eq		est in any of the follow	ing?	Current value of the
					portion you own? Do not deduct secured claims or exemptions.
16. Cash					
<i>Exam</i> □ No	nples: Money you have in you	ur wallet, in ye	our home, in a safe depo	sit box, and on hand when you file your petition	on
				Cash	\$18.00
				Casii	<u>Ψ10.00</u>
			accounts; certificates o	f deposit; shares in credit unions, brokerage hitution, list each.	ouses, and other similar
			Institution n	ame:	
_ 103					
	17.1.	Checking	Woodfore	st National Bank	\$6.00
Exam ■ No □ Yes		nt accounts w	ith brokerage firms, mon	ey market accounts orporated businesses, including an interes	t in an LLC partnership and
	venture	nterests in in	corporated and uninco	orporated businesses, including an interes	t in an LLC, partnership, and
■ No					
⊔ Yes	. Give specific information a Nam	bout them e of entity:		% of ownership:	
20 0		,		·	
Nego		ersonal check	s, cashiers' checks, pror	nissory notes, and money orders. by signing or delivering them.	
	. Give specific information al	bout them			
		er name:			
Exan	ement or pension accounts		1(k), 403(b), thrift savings	s accounts, or other pension or profit-sharing	plans
■ No	List such assumt asperato	ls e			
□ res	. List each account separate Type of	f account:	Institution n	ame:	
22. Secur	ity deposits and prepayme	ents			
Exan				inue service or use from a company etric, gas, water), telecommunications compan	ies, or others
■ No □ Yes			Institution n	ame or individual:	
23. Annu i ■ No	ities (A contract for a periodi	ic payment of	money to you, either for	life or for a number of years)	
	Issuer name	and descript	ion.		
Official Fo	rm 106A/B		Schedule A/B: P	roperty	page 3

Case 17-80980 Doc 1 Filed 04/25/17 Entered 04/25/17 17:18:31 Desc Main Document Page 13 of 44 Case number (if known) Debtor 1 Olivia R. Myers 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 2016 tax refunds \$6,469,00 Federal, State 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Yes. Give specific information..... Child support owed to Debtor from ex, **Dustin Myers.** \$10,200.00 **Child Support** 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ Yes. Name the insurance company of each policy and list its value.

Company name: Surrender or refund Beneficiary:

value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

☐ Yes. Give specific information..

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Case number (if known) Document Debtor 1 Olivia R. Myers 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$16,693.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$2,013.00 57. Part 3: Total personal and household items, line 15 \$1,365.00 58. Part 4: Total financial assets, line 36 \$16,693.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

62. **Total personal property.** Add lines 56 through 61... **\$20,071.00** Copy personal property total 63. **Total of all property on Schedule A/B**. Add line 55 + line 62

\$20,071.00

\$20,071.00

\$0.00

61. Part 7: Total other property not listed, line 54

		DUGUITE	III FAUE 13 UI 44	-4-
Fill in this infor	mation to identify your	case:		
Debtor 1	Olivia R. Myers			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this amended fill

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Pro	perty You Claim as Exempt
--------------------------	---------------------------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property portion you own	s that allow exemption
Copy the value from Check only one box for each exemption. Schedule A/B	
2004 Dodge Grand Caravan 108,000 \$2,013.00 \$2,013.00 735 ILCS	5/12-1001(c)
Line from Schedule A/B: 3.1 100% of fair market value, up to any applicable statutory limit	
Household goods and furnishings: \$835.00 ■ \$835.00 735 ILCS	5/12-1001(b)
Table and chairs - \$75, couch - \$15, love seat - \$15, swing set - \$20, any applicable statutory limit queen bed - \$25, full bed - \$20, twin bed - \$15, TV - \$30, refrigerator - \$75, stove - \$50, washer - \$50, dryer - \$50, hutches - \$50, laptop - \$30, T Line from Schedule A/B: 6.1	
Basketball hoop Line from Schedule A/B: 9.1 \$10.00	5/12-1001(b)
100% of fair market value, up to any applicable statutory limit	
Wearing apparel \$500.00	5/12-1001(a)
100% of fair market value, up to	

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Case number (if known)

lescription of the property and line on lule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exempti	
			· · · · · · · · · · · · · · · · · · ·	Specific laws that allow exempt	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
elry	\$20.00	•	\$20.00	735 ILCS 5/12-1001(b)	
om Schedule AVD. 12.1			100% of fair market value, up to any applicable statutory limit		
	Unknown		\$0.00	735 ILCS 5/12-1001(b)	
om Schedule PVD. 19.1			100% of fair market value, up to any applicable statutory limit		
sh \$18.00			\$18.00	735 ILCS 5/12-1001(b)	
om schedule A/D. 10.1			100% of fair market value, up to any applicable statutory limit		
•	\$6.00		\$6.00	735 ILCS 5/12-1001(b)	
om schedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit		
•	\$6,469.00		\$3,890.00	735 ILCS 5/12-1001(g)(1)	
om Schedule AVD. 20.1			100% of fair market value, up to any applicable statutory limit		
•	\$6,469.00		\$2,579.00	735 ILCS 5/12-1001(b)	
om denedale AVD. 20.1			100% of fair market value, up to any applicable statutory limit		
	\$10,200.00			735 ILCS 5/12-1001(g)(4)	
· •			100% of fair market value, up to any applicable statutory limit		
	Ily dog rom Schedule A/B: 13.1 From Schedule A/B: 16.1 Eking: Woodforest National Bank rom Schedule A/B: 17.1 Fral, State: 2016 tax refunds rom Schedule A/B: 28.1 Fral, State: 2016 tax refunds rom Schedule A/B: 28.1 Il Support: Child support owed to or from ex, Dustin Myers. rom Schedule A/B: 29.1	Ily dog	Ily dog rom Schedule A/B: 13.1 Image: Schedule A/B: 13.1 Image: Schedule A/B: 16.1 Image: Schedule A/B: 16.1 Image: Schedule A/B: 17.1 Image: Schedule A/B: 17.1 Image: Schedule A/B: 28.1 Image: Schedule A/B: 28.1	Tom Schedule A/B: 12.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1 Juknown State: 2016 tax refunds rom Schedule A/B: 28.1	

Fill in this infor	mation to identify your	case:		
Debtor 1	Olivia R. Myers			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

<u> </u>	400 17 00000 1	Document	Page 18 of 44	JCJO Mani
Fill in this infor	mation to identify your			
Debtor 1	Olivia R. Myers			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS	
Case number				
(if known)			Г	☐ Check if this is an
				amended filing
Official For	m 106E/E			
		/ha Haya Unasayrad	Claima	40/45
		/ho Have Unsecured	Y claims and Part 2 for creditors with NONPRIORITY	12/15
Schedule G: Exec Schedule D: Cred left. Attach the Co name and case nu	eutory Contracts and Unexpitors Who Have Claims Secontinuation Page to this pagamber (if known).	oired Leases (Official Form 106G). D cured by Property. If more space is r ge. If you have no information to rep	st executory contracts on Schedule A/B: Property (0 not include any creditors with partially secured cleeded, copy the Part you need, fill it out, number the port in a Part, do not file that Part. On the top of any	aims that are listed in ne entries in the boxes on the
	All of Your PRIORITY Ur			
_ `	tors have priority unsecure	ed claims against you?		
No. Go to	Part 2.			
☐ Yes.				
Part 2: List /	All of Your NONPRIORIT	TY Unsecured Claims		
3. Do any credi	tors have nonpriority unse	cured claims against you?		
☐ No. You h	ave nothing to report in this p	part. Submit this form to the court with	your other schedules.	
Yes.				
unsecured cla	aim, list the creditor separatel	y for each claim. For each claim listed	e creditor who holds each claim. If a creditor has mor , identify what type of claim it is. Do not list claims alread have more than three nonpriority unsecured claims fill ou	dy included in Part 1. If more
				Total claim
4.1 CGH N	ledical Center	Last 4 digits of acco	ount number	\$20.00
	ity Creditor's Name			
	Miller Road g, IL 61081	When was the debt	incurred?	
	Street City State Zlp Code	As of the date you f	ile, the claim is: Check all that apply	
Who inc	urred the debt? Check one.			
Debto	or 1 only	☐ Contingent		
☐ Debto	or 2 only	☐ Unliquidated		
☐ Debto	or 1 and Debtor 2 only	☐ Disputed		
☐ At lea	ast one of the debtors and an	other Type of NONPRIOR	ITY unsecured claim:	
☐ Chec	k if this claim is for a com	munity		
debt		☐ Obligations arisin	g out of a separation agreement or divorce that you did	not
	aim subject to offset?	report as priority clair		
■ No		•	or profit-sharing plans, and other similar debts	
☐ Yes		Other. Specify	Medical bills	

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Debtor 1 Olivia R. Myers Case number (if know) \$590.00 4.2 **Comenity Bank/ Gordmans** Last 4 digits of account number Nonpriority Creditor's Name PO Box 182789 When was the debt incurred? Columbus, OH 43218-2789 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge account ☐ Yes 4.3 **Kohls Department Store** Last 4 digits of account number \$326.00 Nonpriority Creditor's Name PO Box 3115 When was the debt incurred? Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Charge card Other. Specify 4.4 RRCA Accounts Management, Inc. Last 4 digits of account number \$23,375.68 Nonpriority Creditor's Name 201 E. 3rd Street When was the debt incurred? Sterling, IL 61081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Collection agency for CGH Health Centers Ltd., CGH Medical Center, Dr. Aaron Anderson DDS, Select Employees Credit ☐ Yes Other. Specify Union

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Case number (if know)

Debioi	Olivia K.	wyers		Case	idilibei (ii k				
		loyees Credit Union	Last 4 digits of account number				\$7,465.00		
	Nonpriority Cred PO Box 636	;	When was the debt incurred?				_		
	Sterling, IL		As of the data way file the plains	: O					
		City State Zlp Code	As of the date you file, the claim	is: Checi	k all that app	DIY			
	_								
	Debtor 1 on	•	Contingent						
	Debtor 2 on	•	Unliquidated						
	☐ Debtor 1 and	d Debtor 2 only	☐ Disputed						
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
		s claim is for a community	Student loans						
	debt	bject to offset?	Obligations arising out of a separe report as priority claims	aration aç	greement or	divorce that you did not			
	No	bject to onset?	Debts to pension or profit-sharin	ng plans,	and other si	milar debts			
	Yes		Other Specify Personal d	eficien	cy left or	n old car loan	_		
4.6	SYNCB/JCF	.	Last 4 digits of account number				\$249.00		
	Nonpriority Cree PO Box 965	ditor's Name	When was the debt incurred?						
		32896-5007							
		City State ZIp Code the debt? Check one.	As of the date you file, the claim	is: Checi	k all that app	DIY			
	Debtor 1 on	у	☐ Contingent						
	Debtor 2 on	у	☐ Unliquidated						
	Debtor 1 and	d Debtor 2 only	☐ Disputed						
\square At least one of the debtors and another			Type of NONPRIORITY unsecured claim:						
	☐ Check if thi	s claim is for a community	☐ Student loans						
	debt Is the claim su	bject to offset?	Obligations arising out of a separeport as priority claims	aration aç	greement or	divorce that you did not			
	■ No		☐ Debts to pension or profit-sharing	ng plans,	and other si	milar debts			
	Yes		Other. Specify Charge can	ď			_		
Part 3:	List Others	s to Be Notified About a D	ebt That You Already Listed						
is tryin have n	ng to collect fro nore than one o	m you for a debt you owe to s	about your bankruptcy, for a debt that someone else, list the original creditor in lat you listed in Parts 1 or 2, list the add or submit this page.	n Parts 1	or 2, then I	ist the collection agenc	y here. Similarly, if you		
Name an	nd Address		On which entry in Part 1 or Part 2 did you	list the c	original credi	tor?			
	ron Anderso	on, DDS	Line 4.4 of (Check one):] Part 1:	Creditors wi	th Priority Unsecured Cla	ims		
	First Ave.			Part 2:	Creditors wi	th Nonpriority Unsecured	Claims		
Steriiii	ıg, IL 61081		Last 4 digits of account number						
Part 4:	Add the A	nounts for Each Type of l	Insecured Claim						
		••	aims. This information is for statistical i	eporting	purposes	only. 28 U.S.C. §159. Ac	ld the amounts for each		
type of	f unsecured cla	im.							
						Total Claim			
-	6a.	Domestic support obligation	ns	6a.	\$	0.00	<u></u>		
	Total aims								
from Pa		rt 1 6b. Taxes and certain other debts you owe the government				0.00			
	6c.		Il injury while you were intoxicated nsecured claims. Write that amount here.	6c.	\$	0.00			
	6d.	Other. Add an other priority di	isecured ciaims, write that amount here.	6d.	\$	0.00	<u></u>		
	6e.	Total Priority. Add lines 6a th	nrough 6d.	6e.	\$	0.00	<u>. </u>		
						T. (.) O.:			
	6f.	Student loans		6f.	\$	Total Claim 0.00			

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Debtor 1 Olivia R. Myers

Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 32,025.68
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 32,025.68

Official Form 106 E/F

			111 1 (4(4), 22 (4) 44		
Fill in this infor	mation to identify your	case:			
Debtor 1	Olivia R. Myers				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				_	if this is an
				ameno	ded filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	

		Docume	<u>nt Page 23 d</u>	of 44	
Fill in this i	information to identify your	case:			
Debtor 1	Olivia R. Myers				
DODIOI I	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)	er				Chook if this is an
(II KIIOWII)					Check if this is an amended filing
					amondod ming
Official	Form 106H				
	ule H: Your Cod	obtore			40/45
Scried	ule n. Toul Cou	enroi 2			12/15
Arizona No. (in the last 8 years, have you a, California, Idaho, Louisiana Go to line 3. Did your spouse, former spo	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash		v states and territories include
in line : Form 1 out Col	2 again as a codebtor only	f that person is a guaran I Form 106E/F), or Sched	tor or cosigner. Make	sure you have listed the 1666). Use Schedule D,	g with you. List the person shown the creditor on Schedule D (Official Schedule E/F, or Schedule G to fill ditor to whom you owe the debt is that apply:
2.4				Cahadula D line	_
3.1 _N	lame			Schedule D, line	
				☐ Schedule E/F, li ☐ Schedule G, line	
				— Scriedale O, Illie	
	lumber Street City	State	ZIP Code		
3.2				☐ Schedule D, line	e
	lame			☐ Schedule E/F, li	
				☐ Schedule G, line	
	lumber Street			_	
	ity Street	State	ZIP Code		

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						_				
Fill	in this information to identify your c	ase:								
Deb	otor 1 Olivia R. My	ers			_					
	otor 2 Juse, if filing)				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number 		-			□ Ar		ed filing ent showin	g postpetition	
\bigcirc	fficial Form 106I								ollowing date:	
	chedule I: Your Inc	omo				MI	M / DD/ Y	/YYY		12/1
sup _i spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. 11: Describe Employment	are married and not filing w	ng jointly, and you ith you, do not inc	ır spouse lude infor	is liv mati	ing with y on about	you, incl your spo	ude inforr ouse. If m	nation about ore space is	your needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional	Employment status Employed Not employed			☐ Empl	oyed mployed				
	employers.	Occupation	Housekeeper	Order tal	ker					
	Include part-time, seasonal, or self-employed work.	Employer's name	State of IL (DORS) / McDonald's							
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here? Since	e July 201 hs	16/	4				
Par	t 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to	report for	any	line, write	\$0 in the	space. Ind	clude your no	n-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the informa	tion for all	empl	oyers for t	hat perso	on on the li	nes below. If	you need
						For Deb	tor 1		btor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	1,	143.88	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	1,14	3.88	\$	N/A	

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Deb	tor 1	Olivia R. Myers	_	C	ase r	number (if k	nown)				
					For	Debtor 1			Debtor filing s	2 or spouse	
	Cop	y line 4 here	4.		\$	1,14	3.88	\$		N/A	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	208	8.30	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$		0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c) .	\$		0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d	d.	\$	(0.00	\$		N/A	<u></u>
	5e.	Insurance	5e	€.	\$		0.00	\$		N/A	<u> </u>
	5f.	Domestic support obligations	5f.		\$		0.00	\$		N/A	_
	5g.	Union dues	5g	-	\$		0.00	\$		N/A	
	5h.	Other deductions. Specify:	_ 5n	1.+	\$			+ \$		N/A	<u>\</u>
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	208	8.30	\$		N/A	<u>\</u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	93	5.58	\$		N/A	<u>\</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	8a	ā.	\$	(0.00	\$		N/A	\
	8b.	Interest and dividends	8b).	\$	(0.00	\$		N/A	<u> </u>
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			c			œ.		NI/A	
	04	settlement, and property settlement.	80		\$		0.00	\$		N/A	_
	8d. 8e.	Unemployment compensation Social Security	8d 8e		\$ 		0.00	\$		N/A N/A	_
	8f.	Other government assistance that you regularly receive	00	·.	Ψ	'	0.00	Ψ		IN/A	<u>\</u>
	0	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	9 8f.		\$	44.	1 00	¢		N/A	
	9.0	Specify: Link card Pension or retirement income	_		» \$		1.00 0.00	\$		N/A	_
	8g. 8h.	Other monthly income. Specify:	8g 8h	,	_{\$} —			+ \$		N/A	_
	0						0.00			14/7	<u>`</u>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		41	1.00	\$		N/	Α
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1	1,346.58	+ \$		N/A	= \$	1,346.58
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-		1,040.00			14/7		1,040.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe		•	,		•		e J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	1,346.58
									Į	Combi	ined ly income
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?								-
	П	Vec Evolain:									

Official Form 106I Schedule I: Your Income page 2

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Fill in this in	formation to identify	ur ooget			l		
	nformation to identify yo	ur case:					
Debtor 1	Olivia R. Mye	ers			_	ck if this is: An amended filing	
Debtor 2					_	J	ving postpetition chapter
(Spouse, if fil	ing)					13 expenses as of	the following date:
United States	Bankruptcy Court for the:	NORTH	ERN DISTRICT OF ILLING	OIS	-	MM / DD / YYYY	
Case number (If known)	r						
Officia	l Form 106J						
	lule J: Your I	Exnen	888				12/1
Be as com information	plete and accurate as	possible. eded, attac	If two married people are				or supplying correct
	Describe Your House a joint case?	hold					
_	. Go to line 2.						
	s. Does Debtor 2 live i	n a separa	te household?				
	□ No						
	☐ Yes. Debtor 2 mus	t file Officia	al Form 106J-2, Expenses	for Separate House	<i>hold</i> of Deb	tor 2.	
2. Do yo	u have dependents?	□ No					
Do not Debto	t list Debtor 1 and r 2.	Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
Do not	t state the						□ No
depen	dents names.			Daughter		2	Yes
				Son		8	□ No ■ Yes
							■ Yes □ No
							☐ Yes
							□ No
2 D ava		_					☐ Yes
	ur expenses include ses of people other th	an	No				
yours	elf and your depender	nts? ⊔	Yes				
Estimate y	as of a date after the b	ur bankru	y Expenses ptcy filing date unless y y is filed. If this is a supp				
	of such assistance and		government assistance if luded it on <i>Schedule I:</i> Y			Your exp	enses
,	·····						
	ental or home ownerslents and any rent for the		ses for your residence. In lot.	nclude first mortgage	e 4. \$	S	0.00
If not	included in line 4:						
4a.	Real estate taxes				4a. \$	S	0.00
	Property, homeowner's				4b. \$		0.00
	Home maintenance, re Homeowner's associati				4c. \$ 4d. \$		0.00
			iominium dues ur residence, such as hoi	me equity loans	4a. \$ 5. \$		0.00

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	1 Olivia R. Myers	Case num	ber (if known)	
Uf	ilities:			
6a		6a.	\$	0.00
6b	•	6b.	·	0.00
60		6c.	•	66.00
60		6d.		0.00
	ood and housekeeping supplies	— 7 .		500.00
	nildcare and children's education costs	8.	\$	67.00
_	othing, laundry, and dry cleaning	9.	\$	30.00
	ersonal care products and services	10.	·	0.00
	edical and dental expenses	11.	·	0.00
	ansportation. Include gas, maintenance, bus or train fare.		Ψ	0.00
	o not include car payments.	12.	\$	60.00
	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	naritable contributions and religious donations	14.	·	0.00
	surance.		•	3.00
	o not include insurance deducted from your pay or included in lines 4 or 20.			
	a. Life insurance	15a.	\$	0.00
15	b. Health insurance	15b.	\$	0.00
	c. Vehicle insurance	15c.	·	60.00
	d. Other insurance. Specify:	15d.	·	0.00
	ixes. Do not include taxes deducted from your pay or included in lines 4 or 20.		·	3.00
	pecify:	16.	\$	0.00
	stallment or lease payments:		· 	0.00
	a. Car payments for Vehicle 1	17a.	\$	0.00
17	b. Car payments for Vehicle 2	17b.	\$	0.00
	c. Other. Specify:	17c.	·	0.00
	d. Other. Specify:	17d.		0.00
	our payments of alimony, maintenance, and support that you did not report as	—		0.00
	educted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
01	ther payments you make to support others who do not live with you.		\$	0.00
	pecify:	19.	· -	
	ther real property expenses not included in lines 4 or 5 of this form or on School		our Income.	
	a. Mortgages on other property	20a.		0.00
20	b. Real estate taxes	20b.	\$	0.00
20	c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	le. Homeowner's association or condominium dues	20e.	·	0.00
	her: Specify: Cigarettes	21.	·	40.00
	· · · .		+\$	20.00
	og food		+\$	
	apers and wipes		·	45.00
ט	ebtor lives with parentsgoes toward rent and utilities		+\$	450.00
Ca	alculate your monthly expenses			
	a. Add lines 4 through 21.		\$	1,338.00
22	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	-,
	c. Add line 22a and 22b. The result is your monthly expenses.		\$	1 220 00
	.o. Add into 22a and 22b. The result is your monthly expenses.		Ψ	1,338.00
Ca	alculate your monthly net income.		,	
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,346.58
23	b. Copy your monthly expenses from line 22c above.	23b.	-\$	1,338.00
				-,
23	c. Subtract your monthly expenses from your monthly income.			. =-
	The result is your monthly net income.	23c.	\$	8.58
_	and the second s	. 411 - 41 1	fame 0	
	o you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect your r			assa or decrease hossuss
	r example, do you expect to linish paying for your car loan within the year or do you expect your r odification to the terms of your mortgage?	nongage	payment to incl	ease of deciease because
	No.			
	INU.			
_	Yes. Explain here:			

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Debtor 1 Olivia R. Myers First Name	Fill in this infor	rmation to identify your	case:			
Debtor 2 Spouse f, fillings First Name Middle Name Last			0.000			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS			Middle Name	Last Name		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number						
Case number (If known) Check if this is an amended filing	(Spouse if, filing)	First Name	Middle Name	Last Name		
Official Form 106Dec Declaration About an Individual Debtor's Schedules 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. X /s/ Olivia R. Myers Olivia R. Myers Signature of Debtor 1	United States B	ankruptcy Court for the:	NORTHERN DISTRICT	r of Illinois		
Official Form 106Dec Declaration About an Individual Debtor's Schedules 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. X Is/ Olivia R. Myers Olivia R. Myers Signature of Debtor 1	Case number					
Official Form 106Dec Declaration About an Individual Debtor's Schedules If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. X Isl Olivia R. Myers Olivia R. Myers Signature of Debtor 2	(if known)				_	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. X /s/ Olivia R. Myers Olivia R. Myers Signature of Debtor 1	You must file th obtaining mone	nis form whenever you fi ey or property by fraud in	ile bankruptcy schedule n connection with a ban	s or amended schedules	s. Making a false statement, con	
No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. X Olivia R. Myers Signature of Debtor 1 Signature of Debtor 2	Sig	gn Below				
Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. X /s/ Olivia R. Myers Olivia R. Myers Signature of Debtor 1	Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. X /s/ Olivia R. Myers Olivia R. Myers Signature of Debtor 1 Declaration, and Signature (Official Form 119) X /s/ Olivia R. Myers Signature of Debtor 2	■ No					
X /s/ Olivia R. Myers Olivia R. Myers Signature of Debtor 1 X Signature of Debtor 2	☐ Yes.	Name of person				
Olivia R. Myers Signature of Debtor 2 Signature of Debtor 1			that I have read the sun	nmary and schedules file	ed with this declaration and	
Olivia R. Myers Signature of Debtor 2 Signature of Debtor 1	X /s/ Oli	via R. Myers		X		
	Olivia	R. Myers		Signature of	Debtor 2	
	9			Date		

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Fill in	this inform	ation to identify you	r case:			
Debto		Olivia R. Myers				
Вовіо		First Name	Middle Name	Last Name		
Debto	r 2 e if, filing)	First Name	Middle Name	Last Name		
, ,						
United	d States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case (if know	number				_	theck if this is an mended filing
	cial For		Affairs for Indivi	duals Filing for B	ankruptcy	4/10
Be as o	complete ar ation. If mo er (if known)	nd accurate as possi ore space is needed,). Answer every que	ble. If two married people attach a separate sheet to	are filing together, both are this form. On the top of an	equally responsible for sup y additional pages, write you	
		current marital statu		a Livea Belore		
_	_					
	Married Not marr	ied				
2. D	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you I	ived in the last 3 years. Do n	ot include where you live now	ı.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	Idress:	Dates Debtor 2 lived there
					ity property state or territory ico, Texas, Washington and W	
	No					
	Yes. Mak	e sure you fill out Scl	nedule H: Your Codebtors (C	Official Form 106H).		
Part 2	Explain	the Sources of You	r Income			
Fi	ill in the total	amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including part- ve together, list it only once ur		ndar years?
] No					
	Yes. Fill i	n the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		of current year until for bankruptcy:	■ Wages, commissions, bonuses, tips	\$3,617.20	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 Olivia R. Myers

				Debtor 1		Debtor 2	
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		ndar year: o December	31, 2016)	■ Wages, commissions, bonuses, tips	\$9,732.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
		ndar year be December		■ Wages, commissions, bonuses, tips	\$4,972.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
	and other winnings. List each	r public bene . If you are fil	fit payments; ing a joint cas the gross inco	ner that income is taxable. Exapensions; rental income; interse and you have income that your from each source separa	rest; dividends; money collect you received together, list it o	ted from lawsuits; royalties; nly once under Debtor 1.	
				Debtor 1		Debtor 2	
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
		ry 1 of curre filed for ba	nt year until nkruptcy:	Link cardPublic Aid assistance	Unknown		
		ndar year: o December	31, 2016)	Link cardPublic Aid assistance	Unknown		
		ndar year be December		Link cardPublic Aid assistance	Unknown		
Pa	rt 3: Lis	st Certain Pa	ayments You	Made Before You Filed for	Bankruptcy		
6.	Are eithe			's debts primarily consume			
	□ No.			Debtor 2 has primarily consumers personal, family, or househo		s are defined in 11 U.S.C. §	101(8) as "incurred by ar
			•	ore you filed for bankruptcy, di	d you pay any creditor a total	of \$6,425* or more?	
		□ _{No.} □ _{Yes}	Go to line 7		: d = +=+=1 = +		d the tetal correct
			paid that cr not include	each creditor to whom you pai editor. Do not include paymer payments to an attorney for t	nts for domestic support oblig his bankruptcy case.	ations, such as child suppor	t and alimony. Also, do
		* Subject	to adjustmen	t on 4/01/19 and every 3 year	s after that for cases filed on	or after the date of adjustme	ent.
	Yes			or both have primarily consure you filed for bankruptcy, di		of \$600 or more?	
		■ No.	Go to line 7	' .			
		□ Yes	List below e	each creditor to whom you pai ments for domestic support o this bankruptcy case.			

Page 31 of 44 Case number (if known) Document Debtor 1 Olivia R. Myers

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pa	yment for
7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 11 alimony.	rtners; relatives of any gene control, or owner of 20% or	eral partners; partners of their voting	erships of which you	ou are a genera ny managing a	Il partner; corporations gent, including one fo
	Yes. List all payments to an insider. Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment
		bates of payment	paid	still owe	reason for	uno payment
	Debtor's parents		Unknown	\$0.00	whatever s month for utilities an allowing h	er and her b live with them. for any
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi No Yes. List all payments to an insider	<i>.</i>	ments or transfer a	ny property on a	eccount of a de	ebt that benefited an
	. ,	Datas of navement	Total amount	A	Dansan fan	41. i.e e
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Include cred	this payment itor's name
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury of modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		rty repossessed, fo	oreclosed, garni	shed, attached	l, seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened				property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca ■ No □ Yes. Fill in the details.		uding a bank or fin	ancial institution	n, set off any a	mounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an No		rty in the possessi			fit of creditors, a
	☐ Yes					

Debtor 1 Olivia R. Myers Document Page 32 of 44 Case number (if known)

Pa	rt 5: List Certain Gifts and Contributions	3		
13.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift.	ptcy, did you give any gifts with a total value of more th	han \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	■ No	ptcy, did you give any gifts or contributions with a tota	I value of more than	\$600 to any charity?
	☐ Yes. Fill in the details for each gift or co Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Pa	rt 6: List Certain Losses			
15.	Within 1 year before you filed for bankrup or gambling? ■ No □ Yes. Fill in the details.	otcy or since you filed for bankruptcy, did you lose anyt	hing because of the	ft, fire, other disaster,
	Describe the property you lost and how the loss occurred	Date of your loss	Value of property lost	
Pa	rt 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or p	otcy, did you or anyone else acting on your behalf pay or reparing a bankruptcy petition? reparers, or credit counseling agencies for services required		rty to anyone you
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Kelli D. Walker 1202 E. 4th St. Sterling, IL 61081 kelliwalker158@gmail.com	Attorney fees and filing fee	3/6/17	\$1,335.00
	Access Counseling, Inc.	Credit counseling	3/7/17	\$14.95
17.		otcy, did you or anyone else acting on your behalf pay c itors or to make payments to your creditors? you listed on line 16.	or transfer any prope	rty to anyone who
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debtor 1 Olivia R. Myers

	transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No								
	Yes. Fill in the details.								
	Person Who Received Transfer Address		Description and property transfe			paym	ribe any property or ents received or debts n exchange	_	Date transfer was nade
	Person's relationship to you					paidi	ii excilalige		
19.	Within 10 years before you filed for bankrubeneficiary? (These are often called asset-p No			iny property to	a sel	f-settle	ed trust or similar device	of v	which you are a
	Yes. Fill in the details.								
	Name of trust		Description and	value of the pr	oper	y trans	sferred		Date Transfer was nade
Par	t 8: List of Certain Financial Accounts, In	nstrum	nents, Safe Depos	sit Boxes, and S	Stora	ge Uni	ts		
20.	Within 1 year before you filed for bankrupt sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, assolution No Yes. Fill in the details.	or oth	ner financial acco	unts; certificate	es of				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)		t 4 digits of ount number	Type of acco	ount	or	Date account was closed, sold, moved, or transferred		Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables?	year l	before you filed fo	or bankruptcy, a	any s	afe de	posit box or other depo	sitoı	ry for securities,
	No								
	Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		Who else had ac Address (Number, State and ZIP Code)		De	scribe	the contents		Do you still have it?
22.	Have you stored property in a storage unit	or pla	ice other than you	ur home within	1 yea	ır befo	re you filed for bankrup	tcy?	
	■ No □ Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)		Who else has or to it? Address (Number, State and ZIP Code)		De	scribe	the contents		Do you still have it?
Par	t 9: Identify Property You Hold or Control	l for S	omeone Else						
23.	23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.						or hold in trust		
	□ No ■ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)		Where is the pro (Number, Street, City, Code)		De	scribe	the property		Value
	Debtor's parents 1108 W. 21st St. Rock Falls, IL 61071		Debtor's resid	ence	He	r pare	ives with her parents ents own property at their residence.		Unknown

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Case number (if known) Document

Debtor 1 Olivia R. Myers

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or
toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used
to own, operate, or utilize it, including disposal sites.
Harardous motorial manus anything an anvironmental law defines as a harardous waste harardous substance toxis substance

	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.					
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.					
Rep	ort all notices, releases, and proceedings that	you know about, regardless of when	they occurred.			
24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?					
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of an	ny release of hazardous material?				
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or admir	nistrative proceeding under any envir	onmental law? Include settlements a	and orders.		
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	t 11: Give Details About Your Business or Co	onnections to Any Business				
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have any	y of the following connections to any	y business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation					
	■ No. None of the above applies. Go to Part 12.					
	Yes. Check all that apply above and fill in the details below for each business.					
	Address	Describe the nature of the business	Employer Identification number Do not include Social Security			
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed			

Page 35 of 44 Document Case number (if known) Debtor 1 Olivia R. Myers 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Olivia R. Myers Signature of Debtor 2 Olivia R. Myers Signature of Debtor 1 Date April 25, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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Desc Main

Case 17-80980

Doc 1

Filed 04/25/17

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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			· ·	
Fill in this inform	nation to identify your	case:		
Debtor 1	Olivia R. Myers			
	First Name	Middle Name	Last Name	•
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS	
Case number				Check if this is an amended filing
Official Fo		n for Indiv	iduals Filing Under Cha	oter 7 12/15
Otatomor	it or intentio	ii ioi iiiaiv	iddais i iiiig Gilder Gild	7 12/15
creditors have	vidual filing under cha e claims secured by yo ed personal property a	our property, or		
You must file this	s form with the court w ver is earlier, unless th	vithin 30 days after y	you file your bankruptcy petition or by the da time for cause. You must also send copies t	
	ople are filing togethe	r in a joint case, bot	h are equally responsible for supplying corre	ect information. Both debtors must
	and accurate as possil our name and case nu		needed, attach a separate sheet to this form	On the top of any additional pages,
Part 1: List Yo	our Creditors Who Hav	e Secured Claims		
For any creditor information be		art 1 of Schedule D:	Creditors Who Have Claims Secured by Pro	perty (Official Form 106D), fill in the
	editor and the property	that is collateral	What do you intend to do with the property secures a debt?	that Did you claim the property as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	
Description of			☐ Retain the property and enter into a	☐ Yes
property			Reaffirmation Agreement. Retain the property and [explain]:	
securing debt:				

Creditor's ☐ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes ☐ Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes \square Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ No \square Surrender the property.

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Olivia R. Myers	Case number (if known)	
proper	ption of ty ng debt:	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
n the info	ormation below. Do not list real estat	perty Leases lat you listed in Schedule G: Executory Contracts and Unexpired te leases. Unexpired leases are leases that are still in effect; the perty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	e lease period has not yet ended.
Describe	your unexpired personal property le	eases	Will the lease be assumed?
Lessor's Description Property:	on of leased		□ No □ Yes
Lessor's Description	on of leased		□ No □ Yes
Lessor's Description Property:	on of leased		□ No □ Yes
Lessor's Description Property:	on of leased		□ No □ Yes
Lessor's Description Property:	on of leased		□ No □ Yes
Lessor's Description Property:	on of leased		□ No □ Yes
Lessor's i Description Property:	on of leased		□ No
Jnder pe	Sign Below nalty of perjury, I declare that I have that is subject to an unexpired lease	indicated my intention about any property of my estate that sec	
χ <u>/s/</u> (Olivia R. Myers via R. Myers	X Signature of Debtor 2	
Sign	nature of Debtor 1		
Date	April 25, 2017	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

- \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-80980 Doc 1 Filed 04/25/17 Entered 04/25/17 17:18:31 Desc Main Document Page 42 of 44

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Olivia R. Myers		Case No.			
	•	Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENS	SATION OF ATTOR	NEY FOR DE	EBTOR(S)		
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of the debtor of the d	of the petition in bankruptcy,	or agreed to be paid	to me, for services rer	ndered or to	
	For legal services, I have agreed to accept		\$	1,000.00		
	Prior to the filing of this statement I have received		\$	1,000.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compens	sation with any other person u	inless they are mem	bers and associates of	my law firm.	
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				w firm. A	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statem c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] Preparation and filing of reaffirmation agree 	ent of affairs and plan which and confirmation hearing, and	may be required;	-	uptcy;	
6.	By agreement with the debtor(s), the above-disclosed fee de Representation of the debtors in any disch any other adversary proceeding or contest 522(f)(2)(A) for avoidance of liens on hous court dates, amendments to schedules, an	oes not include the following nargeability actions, judic ted matter, and preparation ehold goods. Additionall	ial lien avoidanc on and filing of m ly, fee does NOT	notions pursuant to include missed me	11 USC	
		CERTIFICATION				
	I certify that the foregoing is a complete statement of any a pankruptcy proceeding.	greement or arrangement for p	payment to me for re	epresentation of the de	ebtor(s) in	
Δ	pril 25, 2017	/s/ Kelli D. Walker				
_	Date	Kelli D. Walker				
		Signature of Attorney Kelli D. Walker, At		C.		
		1202 E. 4th Street	•		ļ	
		Sterling, IL 61081 815-535-0808 Fax	c: 815-535-0822			
		kelliwalker158@gi				
		Name of law firm				

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United States Bankruptcy Court Northern District of Illinois

In re	Olivia R. Myers		Case No.	
	•	Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	IATRIX	
	, 2			
		Number of	Creditors:	7
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to the best	of my
Date:	April 25, 2017	/s/ Olivia R. Myers Olivia R. Myers		-
		Signature of Debtor		

CGH Medical Center 101 E. Miller Road Sterling, IL 61081

Comenity Bank/ Gordmans PO Box 182789 Columbus, OH 43218-2789

Dr. Aaron Anderson, DDS 1835 First Ave. Sterling, IL 61081

Kohls Department Store PO Box 3115 Milwaukee, WI 53201

RRCA Accounts Management, Inc. 201 E. 3rd Street Sterling, IL 61081

Select Employees Credit Union PO Box 636 Sterling, IL 61081

SYNCB/JCP PO Box 965007 Orlando, FL 32896-5007